

<b>Information to identify the case:</b>		
Debtor 1:	<b>Jackson D Cuellar</b>	Social Security number or ITIN: xxx-xx-9829
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	<b>Karla Cuellar</b>	Social Security number or ITIN: xxx-xx-4836
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 9/30/24
Case number:	24-19607-JKS	

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Jackson D Cuellar	Karla Cuellar
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	10 Marlin Avenue Pequannock, NJ 07440	10 Marlin Avenue Pequannock, NJ 07440
<b>4. Debtor's attorney</b> Name and address	Russell L. Low Low & Low 505 Main St. Suite 304 Hackensack, NJ 07601	Contact phone (201) 343-4040 Email: <a href="mailto:ecf@lowbankruptcy.com">ecf@lowbankruptcy.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Contact phone 973-227-2840 <a href="http://www.magtrustee.com">www.magtrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a>	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 10/1/24

**For more information, see page 2**



In re:  
Jackson D Cuellar  
Karla Cuellar  
Debtors

Case No. 24-19607-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 01, 2024

User: admin  
Form ID: 309I

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Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jackson D Cuellar, Karla Cuellar, 10 Marlin Avenue, Pequannock, NJ 07440-1607
520406628	+ Academy Orthopaedic Group, LLC, 504 Valley Road, Suite 201, Wayne, NJ 07470-3534
520406638	+ Chilton Medical Center, PO Box 28704, New York, NY 10087-8704
520406648	+ Kayal Medical Group - Franklin Lakes, 784 Franklin Avenue, Suite 250, Franklin Lakes, NJ 07417-1306
520406661	+ New Jersey Orthopaedic Instit, 504 Valley Road, Suite 200, Wayne, NJ 07470-3534
520406662	+ PAIN MANAGEMENT INST, PO BOX 23611, New York, NY 10087-0001
520406665	+ River Drive Surgery & Laser Center, 619 River Dr., 1st Floor, Elmwood Park, NJ 07407-1317
520406667	+ Summit Medical Group, PA, ATTN 8549, PO Box 8549, Belfast, ME 04915-8549
520406669	+ The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
520406670	+ University Spine Center PC, 504 Valley Road, 2nd Floor, Wayne, NJ 07470-3534

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@lowbankruptcy.com	Oct 01 2024 20:50:00	Russell L. Low, Low & Low, 505 Main St., Suite 304, Hackensack, NJ 07601
tr	Email/Text: BNC@magtrustee.com	Oct 01 2024 20:52:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 01 2024 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 01 2024 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520406629	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 01 2024 21:04:31	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520406630	+ EDI: TSYS2	Oct 02 2024 00:32:00	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, 125 SOUTH WEST ST, WILMINGTON, DE 19801-5014
520406631	+ EDI: CAPITALONE.COM	Oct 02 2024 00:32:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406636	+ EDI: CITICORP	Oct 02 2024 00:32:00	CBNA, ATTN: BANKRUPTCY, P.O. BOX 6497, SIOUX FALLS, SD 57117-6497
520406639	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 01 2024 20:50:00	CITIZENS ONE, ATTN: BANKRUPTCY, ONE CITIZENS PLAZA, PROVIDENCE, RI 02903
520406640	+ EDI: WFNNB.COM	Oct 02 2024 00:32:00	COMENITY BANK/VICTORIA SECRET,

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			ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
520406641	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 01 2024 21:04:03	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273
520406637	+ Email/Text: bankruptcy@certifiedcollection.com	Oct 01 2024 20:52:00	Certified Credit & collection Bureau, P.O Box 1750, Whitehouse Station, NJ 08889-1750
520406645	+ EDI: DISCOVER	Oct 02 2024 00:32:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
520406646	EDI: IRS.COM	Oct 02 2024 00:32:00	Internal Revenue Services, Special Procedures Branch, PO Box 744, Springfield, NJ 07081
520406647	Email/Text: bankruptcy@kashable.com	Oct 01 2024 20:50:00	KASHABLE LLC, ATTN: BANKRUPTCY DEPT, 489 5TH AVE, 18TH FLOOR, NEW YORK, NY 10017
520406649	Email/Text: legaldivision@kheaa.com	Oct 01 2024 20:51:00	KHEAA, ATTN: BANKRUPTCY, PO BOX 798, FRANKFORT, KY 40602
520406650	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 01 2024 20:50:00	KOHL'S, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
520406651	+ Email/Text: govtaudits@labcorp.com	Oct 01 2024 20:51:00	Lab Corporation Of America, PO Box 2240, Burlington, NC 27216-2240
520406652	+ Email/Text: Mercury@ebn.phinsolutions.com	Oct 01 2024 20:51:00	MERCURY/FBT, ATTN: BANKRUPTCY, PO BOX 84064, COLUMBUS, GA 31908-4064
520406653	Email/Text: ml-ebn@missionlane.com	Oct 01 2024 20:50:00	MISSION LANE LLC, ATTN: BANKRUPTCY, P.O. BOX 105286, ATLANTA, GA 30348
520406655	+ EDI: MAXMSAIDV	Oct 02 2024 00:32:00	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635
520406663	^ MEBN	Oct 01 2024 20:52:47	PSE&G, 80 Park Plaza, Newark, NJ 07102-4194
520406664	^ MEBN	Oct 01 2024 20:51:28	Revco Solutions, PO Box 163279, Columbus, OH 43216-3279
520406668	+ EDI: SYNC	Oct 02 2024 00:32:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
520406666	^ MEBN	Oct 01 2024 20:52:15	State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
520406671	+ EDI: VERIZONCOMB.COM	Oct 02 2024 00:32:00	VERIZON, VERIZON WIRELESS BK ADMIN, 500 TECHNOLOGY DR STE 550, WELDON SPRINGS, MO 63304-2225
520406672	Email/Text: bk@villagecapital.com	Oct 01 2024 20:51:00	VILLAGE CAPITAL & INVESTMENTS, LLC, ATTN: BANKRUPTCY, 2550 PASEO VERDE PARKWAY, SUITE 100, HENDERSON, NV 89074

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520406632	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406633	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406634	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406635	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406642	*+	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273
520406643	*+	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273

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520406644	*+	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273
520406654	*P++	MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court:, MISSION LANE LLC, ATTN: BANKRUPTCY, P.O. BOX 105286, ATLANTA, GA 30348
520406656	*+	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635
520406657	*+	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635
520406658	*+	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635
520406659	*+	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635
520406660	*+	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635

TOTAL: 0 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 03, 2024

Signature: /s/Gustava Winters